

Customer Service & Complaints Management

NSW CTP





OUR COMMITMENT TO YOU

Allianz strives to deliver superior customer service by treating our customers with courtesy and respect, while responding promptly with empathy, honesty and professionalism.

As a Claims Manager in the NSW CTP Scheme, we are committed to the principles of fairness and equality.

Allianz Customer Experience Principles

Our Customer Experience Principles are our guide to consistent service delivery and through these we seek to ensure customers have a high quality experience whenever they contact Allianz.



Complaints

Complaints are managed in line with the Motor Accidents Guidelines NSW. We seek to achieve the following:

- Resolve your issue,
- Respect you and make sure you're understood,
- Guide you with a plan,
- Always do what we say we will.

How We Measure Our Service

Our commitment

If you experience a problem, or you're dissatisfied in any way, it's important we hear about it. We'll take your complaint seriously and will work with you to address your complaint quickly in a fair and transparent way.

What we ask of you

In order for us to do the best that we can to achieve the result that you expect, there are a few things we hope you'll help us with:

Be polite: We ask that you communicate with respect. Any abusive, offensive or threatening language will not be tolerated.

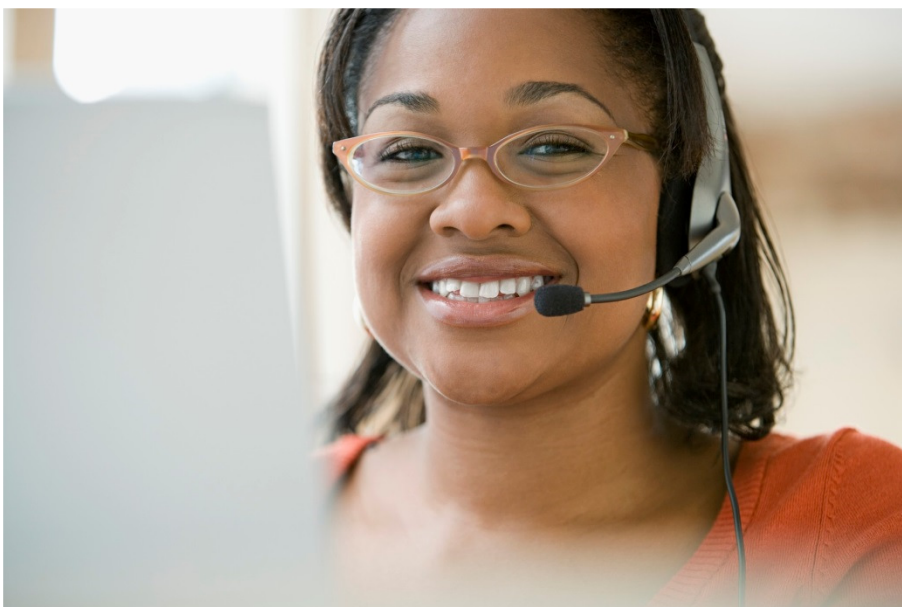
Be honest: It helps you and your claim if we have all the facts and documents; please don't leave anything out or make any false statements.

Cooperate: Please provide the best information you can to help us efficiently understand your situation to support your successful return to health.

Be clear: Please try to focus on the facts that are relevant to your complaint. Communicating clearly will help us correctly understand your situation as soon as possible.

Be realistic: Please think about the outcome that can be sensibly achieved in the circumstances. We'll let you know what we can realistically do by when. We ask that you recognise that we'll do our best within the law, with the resources available to us.

Be aware: Allianz takes threats seriously. Any communication containing threats or advocating illegal actions will be reported to the NSW Police for investigation and restrictions may be placed on you communicating with Allianz.



Complaint Management

STEP 1

Your Customer Care Consultant (or other nominated contact point) is your first point of contact for all complaints. They are familiar with your circumstances and are trained to action or escalate your concerns.

STEP 2 & STEP 3

If you are not satisfied with your Customer Care Consultant's initial response to your complaint you can request your complaint to be escalated to a Team Manager or more Senior Manager as per the complaints escalation process included in this document by contacting Allianz by phone on 1300 131 319 or email to NSWCTPClaims_CustomerService@allianz.com.au

STEP 4

If we are unable to resolve your complaint or concerns at any time, you can contact the Independent Review Office on 13 94 76, email contact@iro.nsw.gov.au, visit the website at www.iro.nsw.gov.au or by mail at Level 17, McKell Building, 2-24 Rawson Place, Haymarket, NSW, 2000.

Complaint about your Service Provider

If you have a complaint about your service provider (e.g. Medical Practitioner, Rehab Provider etc.), you may seek assistance from your Customer Care Consultant or the State Insurance Regulatory Authority (SIRA) on 13 10 50 or via email to contact@sira.nsw.gov.au or visit their website at www.sira.nsw.gov.au.

Claims Dispute Process

During the life of your claim, we will be required to make decisions that will determine your access to income support, treatment and care and potential entitlement to damages. As these decisions are made, you will have access to a dedicated claims dispute resolution process, should you disagree with the decision we have made. The Claims Dispute Process works concurrently with the Complaints Escalation Process (detailed below) in reviewing and seeking to resolve any dispute raised regarding a specific determination made on your claim.

Internal Review

If you disagree with a decision on your claim, you are able to have your decision reviewed by our Internal Review team. The process to refer to the Internal Review Team will be detailed on any notice you will receive when we have made a decision about your entitlements.

Personal Injury Commission

If you are not satisfied with the outcome of the Internal Review, you can make a referral to the Personal Injury Commission (PIC). The PIC is an independent statutory tribunal within the justice system in New South Wales that resolves disputes about Compulsory Third Party Compensation. The PIC can be contacted on 1800 742 679, by email at help@pi.nsw.gov.au or by mail at The Registry, PIC, PO Box 594, Darlinghurst, NSW, 1300.

How To Lodge A Complaint

Other useful contacts

NSW Ombudsman

An independent and impartial watchdog that can investigate the conduct of most government agencies and some private sector agencies in NSW. The NSW Ombudsman can be contacted on 02 9286 1000.

Where you can get other assistance

The Department of Human Services issues payments for many government agencies including Centrelink and Medicare. They offer support including government payments, job seeking assistance, skill development and payment of medical expenses. For more information about these services go to www.mygov.gov.au and create a MyGov account. You may also call 13 24 68.

Allianz Insurance for NSW CTP Complaints Escalation Process

<p>Step 1 Frontline Complaints Handling</p>	<p>Complaint made to Allianz – enquiries or complaints that do not involve complex investigation and can be resolved on the spot – examples include non-payment of weekly benefits, calculation of weekly benefits, dissatisfaction with service delivery.</p>	<p>Responsibility Customer Care Consultant</p>	<p>Acknowledged On-the spot</p> <p>Resolved 2 business days</p>
<p>Step 2 Internal Complaints Resolution</p>	<p>Complaint escalated to Team Manager – complaints that are unable to be resolved at Step 1 or require intervention from additional stakeholders within Allianz.</p>	<p>Responsibility Team Manager</p>	<p>Acknowledged 2 business days</p> <p>Resolved 5 business days</p>
<p>Step 3 Internal Complaints Resolution</p>	<p>Complaint cannot be resolved to the satisfaction of the complainant - if the complaint cannot be resolved at Step 2, you will be notified and provided the opportunity to have a more senior representative of Allianz independently consider your complaint and will also be provided with the opportunity to lodge your complaint externally or with the dispute handling bodies.</p>	<p>Responsibility Team Manager or More senior representative</p>	<p>Acknowledged 5 business days</p> <p>Resolved 20 business days</p>
<p>Step 4 External Complaints Resolution (IRO)</p>	<p>Complaints that are unable to be resolved with Allianz or concerns with the Allianz service delivery or process, can be directed to Independent Review Office (IRO) on 13 94 76 or via email to contact@iro.nsw.gov.au or by visiting the website at www.iro.nsw.gov.au. These complaints will be categorised as follows:</p> <ol style="list-style-type: none"> 1. Fast and Fair 2. Escalated Complaints 	<p>Responsibility IRO</p>	<p>Acknowledged 2 business days (category 1) 5 business days (category 2)</p> <p>Resolved 30 business days</p>

Complex Customer Behaviour

Complex customer behaviour is any behaviour by a current or former customer which, because of the nature or frequency, raises substantial health, safety, resource or equity issues for Allianz, our employees, other service users and customers, or the complainant themselves.

We view abuse, threat, intimidation or harassment of our employees as unacceptable behaviour. If a customer exhibits behaviour which is considered unacceptable, we may:

- Give them a warning,
- Set limits or conditions on their contact with us,
- Cease all direct contact with the customer.

A decision to have no further contact with a customer will only be made if it appears that the customer is unlikely to modify their behaviour and/or their behaviour poses a significant risk to employees or other parties because it involves one or more of the following types of behaviour:

- Acts of aggression, verbal and/or physical abuse, threats of harm, harassment, intimidation, stalking or assault,
- Damage to property while on Allianz premises,
- Threats with a weapon or any item that can be used to harm another person or themselves,
- Physically preventing an employee from moving around freely either within their office or during an off-site visit,
- Behaviour that is otherwise unlawful.

Allianz provides notification to SIRA to advise of any customers demonstrating complex, challenging, unreasonable or vexatious behaviour and any restrictions applied to customers to manage behaviour and ongoing contact.

Managing Complex Customer Behaviour

Privacy Policy

Protecting the privacy and the confidentiality of our customers' personal information is important to us, as it is fundamental to the way we conduct business. Allianz is sensitive to privacy issues and treats the ongoing trust our customers have placed in us very seriously. For more information, please refer to our online Privacy Policy located at www.allianz.com.au/about-us/privacy



Your
Privacy

We value your feedback

We welcome your feedback, be it a suggestion, comment, compliment or complaint. It will help us improve our services or correct a problem of which we may have been unaware.

Direct feedback to Allianz is always welcome through any means including:



Phone

1300 131 319



Online

<http://www.allianz.com.au/contact>



Email

NSWCTPClaims_CustomerService@allianz.com.au



Post

GPO Box 4629 Sydney NSW 2001



In person

10 Carrington Street, Sydney NSW 2000